

ABSTRACT

A method of operating a health care services savings plan without a monthly fee that highlights a savings. Data is entered, published and updated on the plan owner's advertised web site identifying the health care provider entities for each medical specialty, the provider's regular price and discounted price for each treatment type of health care service and the service fee percentage charged by the plan. Users access the data, select health care provider, present plan cards to the selected entities and receive health care. The plan bills the user the regular price, issues a credit for the savings difference and bills separately for the administrative charge debit calculated by applying published service fee percentage of between twenty-five and thirty-three percent to the savings difference. Billing is electronic and triggered when the health care provider bills the plan by computer and the plan electronically bills the health care consumer's credit card.